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essentially so, and need be no more so than the community desires.

The final chapter briefly answers the Friedensburg attack upon insurance, but does nothing with the much abler presentation by Bernhard (p. 495). The latter has created a much greater stir in Germany than Friedensburg. The question of the influence of the insurance system on the family is rather summarily dismissed. So also is the question of a state machine as instrument of the servile state, against which in late times opposition has been so extensively spreading in England. The incidence of the financial burden of insurance is not clear.

I hope this emphasis upon shortcomings may not obscure the impression that Mr. Rubinow's virtues make his work decidedly useful. With his recommendations I am in frequent accord. But his eagerness to support them, his candidly admitted bias, must check acceptance of them by many. Finally, in the absence of a pure-advertising law, Mr. Rubinow's publishers deserve a word of censure for advertising as "treated exhaustively and authoritatively for the first time in English" the various topics of the book. There exist ampler and good discussions of many subjects that seek impartiality where Mr. Rubinow—not perhaps to his discredit—confesses to pleading.

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Die Reichsarbeitslosenversicherung. By KARL KUMPMANN. (Tübingen: J. C. B. Mohr. 1913. Pp. viii, 150. 3 M.)

The author of this interesting study disavows any intention of attempting to solve the difficult questions connected with unemployment insurance. He endeavors to bring together views of what has been done and to discuss the arguments for and against the plans which have been pursued. He recognizes the difficulty of applying the insurance principle to unemployment on account of the incalculable factors which enter into the risk. The four divisions of the book deal respectively with the problem of unemployment, the control of unemployment, unemployment insurance, and the necessity of government unemployment insurance.

The causes of unemployment are considered as either subjective or objective. The former includes such cases as inability to work and unwillingness to work; the latter, inability to find work and absence of work. The author admits there is great difficulty in distinguishing these two causes in particular cases, but holds that

unemployment insurance should apply only to the objective causes, the subjective causes being provided for in other manner, as, for example, by charitable and reformatory institutions of the state.

He also holds that no plan of unemployment insurance can be successful unless labor employment bureaus are organized in connection with it. These should be municipal, provincial, and federal, each correlated into a unity of organized administration. The labor organizations should be encouraged to do what they can to prevent unemployment of their members, by encouraging individual saving and by mutual aid in supporting and in finding work for their members. The cost of unemployment insurance should be borne by the employee, the employer, and the state.

In this connection it may be pointed out that not a few results of plans of social insurance in various countries tend to show that a mistake has been made in not requiring the insured to bear a part of the cost of the insurance. The author rightly argues that the workman must be regarded as a citizen and a human being with all the responsibilities which this implies. Workmen should be located in a community and become a part of it, for a floating population is dangerous to community well-being. Each worker should have a chance to work, and the state should endeavor to make the work and position as permanent as possible.

The author states that the common arguments against unemployment insurance are: (a) that it is too socialistic; (b) that it is a means of securing support for a political party; (c) that it is not ethical. He meets each of these arguments, showing first that it is not essentially socialistic, but only a means of securing social benefit by encouraging great social efficiency of a social class; second, that while it may have been used to secure political support, yet the more fundamental well-being will be furthered and that such insurance can only be provided by coöperation on the part of all under government direction; third, that no necessary undermining of the desirable characteristics of individualism need result, but that, on the contrary, a higher type of individualism should result.

The book is a valuable addition to the literature of the subject and is unusually free from the exaggerated claims and estimates of much of the literature on unemployment insurance.

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